

**Fill in this information to identify your case:**

Debtor 1 Christopher R. Kreamer  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 23-10802-PMM  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form 106J****Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No.
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents**

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependent's names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter26☐ No☐ Yes☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes.

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

**Your Expenses****4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.4. \$ 1,865.68**If not included on line 4:**

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

		Your Expenses
5.	<b>Additional mortgage payments for your residence, such as home equity loans.</b>	5. \$ <u>0.00</u>
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. \$ <u>250.00</u>
6b.	Water, sewer, garbage collection	6b. \$ <u>116.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>300.00</u>
6d.	Other. Specify: _____	6d. \$ <u>0.00</u>
7.	<b>Food and housekeeping supplies</b>	7. \$ <u>688.00</u>
8.	<b>Childcare and children's educational costs</b>	8. \$ <u>100.00</u>
9.	<b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>90.00</u>
10.	<b>Personal care products and services</b>	10. \$ <u>35.00</u>
11.	<b>Medical and dental expenses</b>	11. \$ <u>90.00</u>
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>150.00</u>
13.	<b>Entertainment, clubs recreation, newspapers, magazines, and books</b>	13. \$ <u>50.00</u>
14.	<b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. \$ <u>90.00</u>
15b.	Health insurance	15b. \$ <u>230.00</u>
15c.	Vehicle insurance	15c. \$ <u>417.00</u>
15d.	Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b.	Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c.	Other. Specify: _____	17c. \$ <u>0.00</u>
17d.	Other. Specify: _____	17d. \$ <u>0.00</u>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from you pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).</b>	18. \$ <u>0.00</u>
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>:</b>	
20a.	Mortgages on other property	20a. \$ <u>0.00</u>
20b.	Real estate taxes	20b. \$ <u>0.00</u>
20c.	Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d.	Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e.	Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

21. **Other.** Specify: \_\_\_\_\_ 21. \$ \_\_\_\_\_ 0.00

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.

22c. Add lines 22a and 22b. The result is your monthly expenses.

\$ \_\_\_\_\_ 4,571.68

\$ \_\_\_\_\_ 0.00

22. \$ \_\_\_\_\_ 4,571.68

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ \_\_\_\_\_ 5,295.99

23b. Copy your monthly expenses from line 22 above.

23b. -\$ \_\_\_\_\_ 4,571.68

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ \_\_\_\_\_ 724.31

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?:**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification in the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: Inflation increases in expenses.

Fill in this information to identify your case:

Debtor 1 Christopher R. Kreamer  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 23-10802-PMM  
(if known)

☒ Check if this is an amended filing

## Official Form 106Dec

# Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x Christopher R. Kreamer  
Signature of Debtor 1

x \_\_\_\_\_  
Signature of Debtor 2

Date 08/20/2023  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY